CHAPTER 8

SUMMARY, DISCUSSIONS AND IMPLICATIONS

8.0 Overview

With an objective to expand a body of knowledge, an attempt is made to establish link between religiosity and shopping orientation in the present study. On the basis of the results of the earlier two chapters, it is concluded that religiosity is a personal characteristic construct that can be used in explaining consumer shopping orientation.

This chapter concludes the whole thesis by summarising the major findings and conclusions of the research. It also discusses the implication of this research from the perspective of marketing theory and practices along with limitations and suggestions for further research in this research domain. The whole chapter is categorised in seven different parts as below. The summary of the thesis is provided in the first section of the chapter followed by results of hypothesis testing in the second section. In the second section attempts are made to consolidate the findings of the research and its comparison with previous similar research. The main contribution of this research in the current literature is presented in the third section while the fourth section presents the marketing implications of the research. The methodological limitations are presented in the fifth section followed by discussion on further research potentiality in this research area. This chapter ends with the concluding remarks.
8.1 Summary of the Thesis

It looks logical to provide an overview of this thesis and summing-up its findings before we discuss the research findings in a great detail and emphasizing its contribution to the current literature and marketing practices. The cultural influences in the form of religious affiliation and religiosity on consumer shopping orientation are the major focus of this study. Actually, the research was conceptualised when the researcher realised that, religion as a cultural subsystem has received much less attention than some other similar areas of influence (e.g. values, nationality or ethnicity) despite the apparently considerable effect of culture on a wide variety of consumer behaviours. This thesis is envisioned as a modest contribution towards further research on this subject area.

The relevant literature and empirical findings from past studies are reviewed to establish the knowledge base of some key important aspects of the study. After surveying and evaluating the relevance of various available data base for this study, it is concluded that the use of electronic databases could be a major supplement to the research work. To complete the study in the reasonable time limit, a focus literature research is employed. The research process to be rigorous and extensive, searches is made through a broad base of electronic and traditional databases and libraries.

The literature review is carried out in two parts. In the first phase, literature review is carried out to define the constructs; religiosity and shopping orientation. In addition to this, various theories and models of consumer behaviour are examined to explore whether religious construct is supported. For the purpose, Darden’s (1980) consumer behaviour model of retail patronage and Sheth’s (1983) integrative theory of shopping and patronage preference are examined and reviewed to provide theoretical base for the study. These two models and their subsequent empirical testing served as the basis for the framework of the study.

The third chapter presents the relevant literature review. Previous studies on the relationship between religion and consumer behaviour are examined and reviewed. Two major categories of research themes are identified on the basis of literature review: studies
of consumption in specific religious settings, and studies of the influence of religion on specific consumption behaviours. The studies of the influence of religion on specific consumption behaviours have been studied from two broad viewpoints: religious affiliation and religiosity. The difference between two needs to be marked: religious affiliation is an ascribed condition which states the identification of individuals to a particular religion whereas religiosity, or religiousness, is the intensity of one’s religious belief and is mainly a personal phenomenon. Previous research is extensively reviewed on these two dimensions. These past studies collectively provide justification for the use of religious affiliation and religiosity to explain variance in some aspects of consumer behaviour.

The methodological aspect of study is presented in the fourth chapter. This chapter presents details on research paradigm used for the study including method of study, process of data collection, survey instrument and sampling process. For purpose of present study, survey method is used since it is most relevant techniques for primary data collection. Structured questionnaire is used for collecting data and it is developed previous research inventories of similar researcher. Five point Likert scale is used to measure the variables except demographic variables. Initially questionnaire is prepared in English version which is translated into Gujarati version keeping in mind respondent’s language proficiency. The questionnaire is revised on the basis of the results of pilot testing for making it more relevance and appropriate for research. For the purpose of sampling, quota sampling method is used in which nine hundred respondents living in the Gujarat state are targeted as the sample for this research from which 750 usable responses are secured for statistical analysis.

The fifth chapter presents the statistical techniques used to analysis field survey data. The chapter starts with statistical package used for the data analysis. Statistical Package for the Social Science (SPSS) version 20 is deemed to be most appropriate statistical programme to be used for the study. Following the discussion on statistical package, various factors contributing to the selection of statistical techniques are discussed which includes objectives and focus of the analysis, sample type and size, the level of measurement and the distribution pattern of the data. Procedures and assumptions related to the use of univariate (descriptive statistics), bivariate (univariate ANOVA) and multivariate (factor analysis, multivariate ANOVA and multiple linear regressions) techniques are discussed briefly.
Chapter six and seven presents the discussion on the data analysis and observed findings. To reduce the dimensionality of religiosity, information sources and shopping orientation variables, factor analysis is employed. Principal components with varimax rotation is employed to (1) summarise the important information in the data into a smaller set of factors of newly correlated composite dimensions to express what is common among the original items and (2) to generate component scores for entry to subsequent analysis. On the basis eigenvalues and meaningfulness of the interpretation of the resulting factors, from each set of items numbers of factors are determined. On the basis of analysis, four factors of religiosity are extracted, labelled cognitive religiosity, behavioural religiosity, consequential religiosity and experiential religiosity. In addition, six factors representing shopping orientation (i.e. Impulsive and Fashion Conscious, Recreational Shoppers, Price Conscious and Brand Loyal Shoppers, Convenience Seeker, Shopping Enjoyment and Brand conscious Shopper) and two factors representing information sources (i.e. media and personal) are extracted respectively.

Three sets of hypothesis are developed which are tested using multivariate analysis of variance (MANOVA) followed by univariate ANOVA when MANOVA is significant. The first set of hypotheses is related with the determination of whether consumer’s affiliations to different religions (Hinduism, Islam, Jainism and Christianity) have differential effect on information source, and shopping orientation. Whether consumers with different levels of religiosity (low, medium, and high) behaved differently in areas of information source, and shopping orientation would be the second set of hypothesis. The third set of hypothesis is related with whether the level of consumer religiosity is impacted by their demographic profile and their religious affiliation.

In chapter seven, the remaining set of hypotheses are tested to examine whether religious variables as predictors variables have an impact on shopping orientation and information sources as a predicted variables relative to other personal characteristic variables. Hypothesis H4 specified that holding all other predictors constant, there is a significant impact of religious affiliation on information sources and shopping orientations. Hypothesis H5 postulated that holding all other predictors constant, there is a significant
impact of consumer religiosity on information sources and shopping orientations. Eight stepwise multiple linear regressions are performed to test these hypotheses. The results of hypotheses testing are presented in the Table 8.1.

**TABLE 8.1 Results of hypotheses testing**

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a significant difference in the use of information source among consumers affiliated with different religions.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is a significant difference in shopping orientation among consumers affiliated with different religions.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is significant difference in use of information source among consumers with different levels of religiosity.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is significant difference in shopping orientation among consumers with different levels of religiosity.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is no Significant religious difference among consumers with different marital status.</td>
<td>Rejected</td>
</tr>
<tr>
<td>There is Significant religious difference among consumers with different Age.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is no significant difference in level of religiosity among consumers affiliated with different religious groups</td>
<td>Rejected</td>
</tr>
<tr>
<td>There is Significant religious difference among consumers with different Education.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is no Significant religious difference among consumers with different Occupation.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is no Significant religious difference among consumers with different area of Residence.</td>
<td>Accepted</td>
</tr>
<tr>
<td>There is a Significant religious difference among consumers with different Income.</td>
<td>Rejected</td>
</tr>
<tr>
<td>There is Significant religious difference among consumers with different Gender.</td>
<td>Accepted</td>
</tr>
<tr>
<td>Holding all other predictors constant, there is a significant impact of religious affiliation on use of information sources.</td>
<td>Accepted</td>
</tr>
<tr>
<td>Holding all other predictors constant, there is a significant impact of religious affiliation on shopping orientation.</td>
<td>Accepted</td>
</tr>
</tbody>
</table>
Summary, Discussions and Implications

Holding all other predictors constant, there is a significant impact of consumer religiosity on use of information source. Accepted

Holding all other predictors constant, there is a significant impact of consumer religiosity on shopping orientation. Accepted

The last chapter of the thesis represents the findings of the study with contribution of the study in literature and its significance of the study from marketing perspectives. The limitations of the study and recommendations for further research in field wrap up the thesis.

8.2 Discussion of Findings

The major findings of the study are reviewed in this section. The worth of religious affiliation and religiosity in explaining consumer behaviour is evaluated by making comparison of research findings with previous research of similar nature. If some hypotheses are not supported, efforts are made to explore the reason for the same.

8.2.1 Religious Affiliation

In this study it is hypothesized that the use of information source and shopping orientation of consumers differs based on their religious affiliation based on existing lines of discussion in consumer behaviour literature. Hinduism, Islam, Jainism and Christianity are the four religious categories used in this study. The result of the data analysis shows that there is a difference in the use of information sources and shopping orientation of consumers based on their religious affiliation.

USE OF INFORMATION SOURCES: The people of the Islamic faith, as compared to their Hindu counterparts, are reported to use more media information source.

The findings of this study cannot be directly compared with previous research in the field but in the broad sense the findings appears consistent with the study of Hirschman (1981) and McDaniel and Burnett’s (1991) who have investigated the relationship between use of information sources and religious affiliation.
SHOPPING ORIENTATION: The people of the Islamic faith, as compared to Hindu and Jain, are found to be more impulsive and fashion conscious, recreational, price conscious and brand loyal and enjoying shopping. Muslims are also more convenience seeker than Hindu and brand conscious than Hindu, Jain and Christian. One possible rationale for the statistical distinction between Muslims and the other three religious adherents is that, Islam has not evolved significantly with modernity. The ardent believers of Islam still follows their traditional beliefs and values, even though the other religions have reassigned these priorities in line with the modern ways of living and lifestyles.

The results of this study reveal that consumer affiliation to a particular religion has some effects on consumer behaviour. The groups found to differ significantly on information sources and shopping orientation based on their religious affiliation which indicates the explanatory power of religious affiliation in explaining differences in these aspects of consumer behaviour.

If we churn the literature in this field, it is found that the previous studies examining the effect of religious affiliation on consumer behaviour were in the context of similarities and differences in consumption-related activities between consumers raised in different religious traditions. The findings in this research area reveal that several consumption related behaviour are impacted by consumer religious affiliation. Explicitly, researchers have two opposing views with regards to the role of religious affiliation in determining consumer behaviour.

One the one end, researcher believed that there exist behaviour differences among the consumers affiliated to different religion. (Hirschman 1983; Bailey and Sood 1993; Essoo and Dibb 2004, Waller and Erdogan (2004), Siala, O’Keefe and Hone (2004)). On the other hand there is an opposing view of the researcher and they believe that consumer behaviour is affected on a limited scale or even insignificantly affected by their religious affiliation. (McDaniel and Burnett 1990). On concluding remarks, the findings of this research study appear consistent with the literature – in general, religious affiliations have paramount impact on consumer behaviour.

It is not surprising that the result of this study produce supportive patterns for the effect of religious affiliation on consumer behaviour because of the cultural environment of the study. The study is first of its kind in Gujarat because most other studies reported in the
current literature have been conducted among North Americans who are predominantly Jews, Catholics or Protestants. Thus, significance in the findings of the study indicate that it is possible to generalised the previous findings in religious segments of Gujarat.

8.2.2 Religiosity

The purpose of second set of hypotheses is to test the influence of religiosity on the use of information sources and shopping orientation. It is believed that religiosity is a multi-dimensional concept and accordingly four factors of religiosity are identified: “Cognitive religiosity,” “Behaviour religiosity”, experiential religiosity” and “consequential religiosity.”

USE OF INFORMATION SOURCES: The results of study indicate that consumers use of information sources significantly differ with different levels of religiosity. It is found that experiential religiosity is associated to media sources of information (i.e. television, magazine and newspaper advertising) i.e those who are low on experiential religiosity are found to use more of media information sources.

Since it is not possible to compare the results directly with previous study but in general results are consistent with the findings of Delener (1989) and Choi, Kale and Shin (2010) while contrary to Mokhlis (2006), Hirschman (1981) and McDaniel and Burnett’s (1991) who found that those who are religious, searches less for external information. The reason for more use of media sources by religious people may be because of their submissive and trusting attitudes, as it is mention in the literature of psychology (Tate and Miller 1971; Hamby 1973; Kahoe 1974). Another reason that could be stressed here may be because of less secure and self-confident feelings among highly religious people due to higher perceived risk in purchase decision (Gentry et al. 1988; Delener 1990b; Smith and Frankenberger 1991; Smith et al. 2005). One more explanation might be given by use of perceived risk theory which states that to reduce the risk and uncertainty in purchase decision, consumer acquire more market information (Schiffman and Kanuk 1991).

SHOPPING ORIENTATION: Another finding of this study suggests that shopping orientation varies with different level of religiosity. Three dimensions of religiosity
(Cognitive religiosity,” Behaviour religiosity”, and “consequential religiosity) are found significant in predicting certain shopping orientation of consumers.

Cognitive Religiosity

- Respondents with a high level of cognitive religiosity appeared to exhibit high price conscious and brand loyal than low level of cognitive religiosity.

Behavioural Religiosity

- Respondents with a high level of religiosity appeared to exhibit high price conscious and brand loyal than low and medium level
- Respondents with a high level of religiosity appeared to exhibit convenience seeker than low and medium level
- Respondents with a high level of religiosity appeared to exhibit shopping enjoyment more than low and medium level
- Respondents with a high level of religiosity appeared to be more brand conscious than low and medium level and medium are more than low

Consequential Religiosity

- Respondents with a high level of religiosity appeared to be more impulsive and fashion conscious than low and medium level are more than low.
- Respondents with a high level of religiosity appeared to be more brand conscious than low and medium level.

Again, it is not possible to do direct comparison of this finding to those previous studies because of differences in context and measurement devices employed. In general, however, the findings of this study extend the view point that there exist differences in the shopping orientations of consumers based on their level of religiosity. The findings of this study shows consistency with results obtained by Mokhlis (2006), Shin et. al. (2011), Smith and Frankenberger (1991), Sood and Nasu (1995), Essoo and Dibb (2004), Rahadian (2008) in their study.

In particular, the results of a positive relationship between religiosity and price conscious orientation obtained in this study is consistent with the work of Smith and Frankenberger (1991) who have found the similar results in their study. The results of this study are also
supported by the recent work of Sood and Nasu (1995), Essoo and Dibb (2004) and Mokhlis (2009) who have investigated those religious consumers are more economic.

The present study also indicates that those high in religiosity (behavioural and consequential religiosity) tend to be more impulsive when making purchase decision and this finding is contrary to psychological which suggest that highly religious individuals tend to behave in a relatively more mature, disciplined and responsible manner (Hamby 1973; Wiebe and Fleck 1980; Francis and Bourke 2003).

Also the results indicate that more religious consumers are more brand loyal, brand conscious and convenience seeker when they take purchase decision. The possible reason for this is due to conservative and traditional nature of religious individuals which results in lower risk tolerance (Delener 1990a) and preference for well established brands (Wilkes et al. 1986).

The result also indicate that more religious consumers are more brand and fashion conscious and it is because of commitment to religious group, they hold a strong social value and are more susceptible to normative influences as a result of their regular interaction with others affiliated with the same religious organisation. These influences may have created greater awareness in brand and fashion. Both orientations reflect a social/hedonistic approach to shopping because they share an underlying social motivation for consumption (Shim 1996).

The research outcome of the study makes it clear that religiosity has enough potential as an explanatory construct of consumer behaviour. Religiosity appears as a significant determinant of consumer behaviour despite small sample size used earlier which suggest that one’s intensity of belief or commitment to his/ her religion results in differences in behavioural pattern. The level of religious commitment results in differences in personality trait which becomes a cause of the observed variation in consumer behaviour.

Religious and non-religious or less religious people differs on the basis of value system (Rokeach 1969). There is a difference in the codes of behaviour between devout
and casually religious individuals regardless of religious affiliation. Those who are committed to their religion or are religious may feel obligated to behave in a manner that does not contradict their religious faith or the expectation of other members of religious organisation and it is in blunt contrast with those who are less religious. Because they have less strong religious belief, they might feel agile by the religious ideologies and thus free to behave in other ways. This difference levels in the degree of religiosity is seen to determine cognitive, behavioural, experiential and consequential differences in individuals’ consumer behaviour across the four sample groups.

The result of this study provides additional support to the findings of earlier studies that level of religiosity influences consumers consumption activities considerably which envisages that religiosity is part of personal traits that have significant impact on consumers’ purchasing behaviour (Wilkes et al. 1986; McDaniel and Burnett 1990; Smith and Frankenberger 1991; Delener 1994; Sood and Nasu 1995; Siguaw and Simpson 1997; Essoo and Dibb 2004). The consistency in the findings of present and the previous study further suggests that the religious effects on consumer behaviour are replicable across different cultural settings (i.e. Western and Eastern worlds) and religions (i.e. Judeo-Christian and non-Judeo-Christian).

8.2.3 Consumer demography and religiosity

The third set of hypotheses tested to determine the influence of demographic factors on religiosity. The religiosity construct is viewed from a multidimensional approach and accordingly four factors of religiosity are identified: “Cognitive religiosity,” Behaviour religiosity”, experiential religiosity” and “consequential religiosity.”

The findings suggest that

1. For behavioural and consequential religiosity, married are more religious than single.

2. Age is positively associated with Cognitive, behavioural and consequential religiosity that is level of religiosity would increase as the person age would get increased. The results are consistent with Smith and Frankenberger (1991) reported that the level of religiosity is positively related to age and Argue, Johnsont, &Whitet (1999) who have investigated non-linear increase in religiosity with age, with the greatest increase occurring between ages 18 and 30. It is also found a
significant decline in religiosity between 1980 and 1988. The age effect is significantly stronger for Catholics than Protestants and the lower religiosity of males is also significantly stronger for Catholics.

3. Behaviourally HSC/SSC educated are more religious than illiterate and graduate/post graduate while on experientially religiosity, illiterate are less religious than School upto9th standards, SSC/HSC, some college including diploma but not college, graduate/postgraduate (professional). Results support previous findings of Barro and McCleary (2002), Sacerdote and Glaeser (2002), Iannaccone (1998) and Sacerdote and Glaeser (2002), while contrary to Mukhopadhyay (2009).

4. Religious differences are found in gender with male are more behaviourally religious than female. The findings are consistent with Loewenthal K. M. (2002) while contrary to Frankenberger (1991) and Miller & Stark (2002)

5. Level of religiosity is not associated with income which is contrary to the earlier findings of Herzer & Strulik (2013) who states that higher income leads to declining religiosity and declining religiosity leads to higher income.

6. Religiosity is not associated with occupation, area of residence.

8.2.4 Religious affiliation and Religiosity

The level of religiosity is found to be different for different religious group. Over all Muslims are more religious than Hindu, Jain and Christian. For cognitive religiosity, Muslims are found to be more religious than Hindu, for behavioural religiosity Hindus are found to be less religious than Muslim and Christian and on consequential religiosity, Muslims are found to be more religious than Hindu and Jain.

8.2.5 Prediction of shopping orientation and information sources

To understand the dynamism of relationships between the four religious dimensions and shopping orientation and information sources, additional analysis is conducted using multiple regression analysis. Demographic variables are enters as covariates in the
regression models to understand differences because of these personal attributes. There is no research hypothesis constructed to study the relative influences of personal variables on shopping orientation and use of information sources because they are beyond the scope of this thesis. While establishing the relationship among the variables of interest, demographic variables are taken as extraneous or controlled variables.

Personal characteristics (i.e. Religion, Religiosity and Demographic variables) are entered to predict two factors of information sources. Three religiosity variables (experiential religiosity, Behavioural religiosity and consequential religiosity) and one religious affiliation variable (Christianity) and eight demographic variables (marital status, education, occupation, area of residence and income) are found to significantly predicted media information. The adjusted $R^2$ is 0.166 at a 0.001 significance level.

On personal information, the significant predictors are the one religiosity dimensions (consequential religiosity) and one religious affiliation variable (Christianity). One of the demographic variables (Marital Status) is found to be related to personal information. The adjusted $R^2$ for personal information is 0.044 at a 0.001 significance level.

Personal characteristic variables are entered into the regression model to predict six shopping orientation factors identified from the factor analysis. The adjusted $R^2$ ranged from 0.111 to 0.160 at a 0.001 significance level.

Three Religiosity variables are significantly associated with impulsive and fashion conscious shopper, namely experiential religiosity, Behavioural religiosity and consequential religiosity; the last two having positive signs and the first one negative. Demographic factors (education, area of residence, income and marital status) and religious affiliation had significant impact.

Recreational shopper is predicted by two religiosity variables, namely consequential and cognitive religiosity, religious affiliation and four demographic variables, namely area of residence, education, income and occupation.
Summary, Discussions and Implications

Price conscious and brand loyal orientation is predicted by two religiosity variables, namely experiential and consequential religiosity, religious affiliation and three demographic variables, namely area of residence, education and income.

On convenience seeker, significant predictor variables are three religiosity variables namely behavioural, consequential and experiential religiosity, religious affiliation, income, age, education and area of residence.

Shopping enjoyment is predicted by three religiosity variables namely cognitive, experiential and behavioural religiosity, religious affiliation, occupation, income and education.

On brand conscious shopper, significant predictor variables are two religiosity variables namely behavioural and consequential religiosity, religious affiliation, age and area of residence.

Overall, all three sets of personal characteristic variables appear to affect shopping orientation factors. Of four religiosity variables, consequential religiosity appears to be most significant in predicting shopping orientations except shopping enjoyment. It affects five shopping orientation factors. The findings also suggest that certain shopping orientation constructs are more closely linked with the degree of religiosity than other shopping orientation constructs. Specifically, three shopping orientation factors, namely recreational shopper, price conscious and brand loyal shopper, convenience seeker and shopping enjoyment are found to be significantly influenced by religiosity. Religious affiliation had significant impact on impulsive and fashion conscious shopper, price conscious and brand loyal shopper and brand conscious shopper.

Considering the data analysis results, the following observations are drawn:
1. Religious affiliation, after controlling for the effect of other predictor variables, has an influence on prediction of information sources (media and personal) and five shopping orientation namely impulsive and fashion conscious shopper, price conscious and brand loyal shopper, convenience seeker, shopping enjoyment and brand conscious shopper
2. Consequential religiosity, after controlling for the effects of other predictor variables, has an influence on information source (media and personal), shopping orientation (impulsive and fashion conscious shopper, recreational shopper, price conscious and brand loyal shopper, shopping enjoyment and brand conscious shopper).

3. Consequential religiosity is the strongest predictor of recreational shopper and personal information source.

4. Behavioural religiosity, when controlling for the effects of other predictor variables, has an influence on information source (media), shopping orientation (impulsive and fashion conscious shopper, price conscious and brand loyal shopper, convenience seeker, shopping enjoyment and brand conscious shopper).

5. Behavioural religiosity is the strongest predictor of price conscious and brand loyal shopper, convenience seeker and brand conscious shopper.

6. Experiential religiosity, when controlling for the effects of other predictor variables, has an influence on information source (media), shopping orientation (impulsive and fashion conscious shopper, convenience seeker and shopping enjoyment).

7. Experiential religiosity is the strongest predictor of shopping enjoyment.

8. Cognitive religiosity, when controlling for the effects of other predictor variables, has an influence on shopping orientation (recreational shopper and shopping enjoyment).

9. Cognitive religiosity is the strongest predictor of shopping enjoyment.

**Coefficient of Multiple Determinations ($R^2$):** The coefficient of multiple determination ($R^2$) gained from the regression analysis is presented in Table 8.2. From the table, it can be seen that the value of $R^2$ for some regression equations are relatively low. According to Duncan (1995), to validate the statistical results, instead of focusing the overall explanatory power of the independent variables, it is also important to understand the underlying factors that contribute to the low variance accounted for by the independent variables (p. 65).

**TABLE 8.2 Coefficient of multiple determination ($R^2$)**

<table>
<thead>
<tr>
<th>Criterion</th>
<th>Predictor</th>
<th>$R^2$</th>
<th>Adj. $R^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Source</td>
<td>Media</td>
<td>0.181</td>
<td>0.166</td>
</tr>
<tr>
<td></td>
<td>Personal</td>
<td>0.049</td>
<td>0.044</td>
</tr>
<tr>
<td>Shopping orientation</td>
<td>Impulsive and Fashion Conscious Shopper</td>
<td>0.172</td>
<td>0.16</td>
</tr>
<tr>
<td></td>
<td>Recreational Shopper</td>
<td>0.117</td>
<td>0.111</td>
</tr>
</tbody>
</table>
Summary, Discussions and Implications

| Price conscious and brand loyal shopper | 0.131 | 0.121 |
| Convenience Seeker | 0.163 | 0.152 |
| Shopping enjoyment | 0.128 | 0.118 |
| brand conscious shopper | 0.143 | 0.135 |

The variation in one variable due to the variation in the other variables is explained by the value of $R^2$ (proportion or percentage), and its value ranges from 0 to 1. The model is better fitted if the value of $R^2$ is closure to 1. Thus the predictive ability of the regression model or the strength of the straight-line relationship can be measured by the $R^2$ (Zar 1999). The statistical methodologists (Reisinger 1997; Uncles and Page 1998; Studenmund 2001; Lattin, Carroll and Green 2003) have an opinion that the goodness-of-fit for the model cannot be determined on the basis of numerical value $R^2$ rather, it is an indicator of explained variance relative to total variance in the dependent variable. On their discussion on applications of regression analysis, Lattin et al. (2003) stated that “there are no absolute standards for what constitutes an acceptable fit” (p. 53). Also, in the words of Studenmund (2001), “there is no simple method of determining how high $R^2$ must be considered satisfactory. Instead, knowing when $R^2$ is relatively large or small is a matter of experience” (p. 49). There are two compelling opinion for interpreting high value of $R^2$. On the one end, some researchers contend that the value of $R^2$ needs to be very high for accurate prediction (Hair et al. 1998). On the other end, At the other extreme, some believe that proper care should be taken for validating the model on the basis of value of $R^2$. As convincingly defined by Lehmann, Gupta and Steckel (1998), “low $R^2$ means that individuals predictions cannot be made accurately, not that the results are worthless. In fact, when using survey data, $R^2$ above 0.6 usually mean that either the equation is essentially tautology or that the data are incorrectly analysed” (p. 499).

Cohen (1988, p. 79-81) has given a systematic guidelines who had categorised $R^2$ values of 0.01, 0.09 and 0.25 in regression analysis as having small, medium and large effect size respectively. In the present study, the best regression equation “explains” approximately 16.6% of the variance in Media information source and the poorest equation involves only 4.4% of the variance for personal information sources as shown in the Table 8.2. According to Cohen (1988), these effect sizes can be classified as small to large.
It is required to pay a closer attention for the low $R^2$ values in some regression equations in the present study. A low $R^2$ value explains proportion of variance in dependent variable cause by an independent variable is low. Theoretically, it may means that there is relatively large portion of the variation in each criterion is unexplained and the independent variables considered in the regression equations may not be representative predictors of dependent variables (Hair et al. 1998). For example, the adjusted $R^2$ between personal characteristics and recreational shopper is 0.111 which means that the personal characteristics (predictor variables) are able to explain for only 11.1% of the variation in the recreational shopper (Predicted Variable), leaving 88.9% of the variation unexplained. It means that there are other predictor variables other than personal characteristics that could directly or indirectly have influence on the criterion variables.

Lower value of $R^2$ in this study is a result of inclusion of only a small number of many possible predictors of shopping orientation. According to Peterson, Albaum and Beltramini (1985), it is common to have a lower value of $R^2$ in consumer behaviour studies examining limited number of variables and some of the reasons for this are well documented. For instance, in time-series, $R^2$’s are routinely as high as 0.9 because of stable environment while the value of $R^2$’s may fall to 0.2 where the environment is changing. A difference in the value of $R^2$ is also found between regression models where it is to predict individual behaviour or attitudes and those where the aim is to predict aggregate measures (sales, market shares, etc.) – the earlier model being prone to low values of $R^2$ (Uncles and Page 1998).

Reisinger (1997) recently conducted an empirical study on why $R^2$ values obtained in marketing research are relatively low. In his study, with an objective to identify various influences on the coefficient of determination ($R^2$) which originate in the research designs of empirical studies, he has analysed 105 regression models using OLS estimation from 44 marketing studies published in the Journal of Marketing Research (volumes 1992-94), the International Journal of Research in Marketing (volumes 1989-94) and Marketing Letters (volumes 1989-94). In his Meta analysis, he has investigated data type (time-series data, cross-sectional data or pooled data), data collection method (primary or secondary) and sample size as explanatory variables. Numbers of interesting conclusions were drawn from the analyses which are presented in the following paragraph. Based on his meta-analysis,
the researcher arrived at a number of interesting conclusions and these are described in the following paragraphs.

First, in cross-sectional analyses $R^2$ values are relatively lower than in time series analyses. In cross-sectional research, the number of different (i.e. heterogeneous) objects are studied where the proportion of unexplained variance is higher than that of time series data where only one object is studied over a period of time. In addition to this, measurement level would affect the $R^2$ values. In marketing research time-series data involves measurement at an aggregate level (e.g. population) whereas in cross-sectional data, measurement are taken at same aggregate level but involve data at a lower level (e.g. households). As a result of aggregation, one can obtain higher $R^2$ values because of averaging of unexplained variance. So difference in aggregation level of time-series and cross-sectional data would be another factor that cause difference in $R^2$ between time-series and cross-sectional data (Reisinger 1997).

Second, $R^2$ values are higher in studies involving secondary data than primary data. Again the difference is attributable to level of aggregation and as such secondary data may be measured at a higher aggregation level (Reisinger 1997).

Third reason for higher value of $R^2$ is the number of regressors. The $R^2$ value for a given sample size $n$ can be increased by adding more regressors into the linear model though they are not practically relevant. On the basis of his empirical study, Reisinger (1997) has concluded that the larger the number of regressors in a study, the higher is $R^2$ value.

Fourth, values of $R^2$ are inversely related to sample size. As the sample size becomes larger, the unadjusted $R^2$ tends to decrease and vice versa.

From the findings of Reisinger’s (1997), it seems clear that in marketing studies low $R^2$ values can be attributed to many qualitative and quantitative factors. In the present study, the linear regression analysis is based on primary, non-aggregated cross-sectional data and large sample size (over 700) which have contributed to lower $R^2$ values. In fact, it is
common in various consumer behaviour studies to obtain low $R^2$ values in regression analysis which is briefly reviewed in the following paragraphs.

Shim and Kotsiopulos (1992a, 1992b) has used multiple linear regressions to study the relationships among patronage behaviour, shopping orientations, store attributes, information sources and personal characteristics. The study was on retail patronage behaviour of apparel shopping among female consumers and the study was carried out in two parts. The $R^2$ values obtained in the first part ranges from 0.01 to 0.2 for the regression equations estimated.

In their second part of study, they have obtained $R^2$ values ranging from 0.02 to 0.36 in which they have investigated the influences of non-antecedent variables on patronage behaviour and store attributes. They have defended for lower value of $R^2$ by arguing that there are some other important variables which are not included in the regression equation explaining the variation in the dependent variable. Clark (1992) obtained $R^2$ values of 0.028, 0.04 and 0.063 respectively for orthodoxy in religious beliefs, fundamentalism and cognitive religiosity in predicting sales personnel friendliness/helpfulness in his study on relationship between certain religiosity variables and the importance placed by an individual on retail store evaluative criteria dealing with sales personnel friendliness/helpfulness.

Jasper and Lan (1992) obtained $R^2$ values from 0.0385 to 0.097 which are low but statistically significant in his study to examine the relative importance of consumers’ lifestyle, demographic and motivational factors in catalogue shopping patronage.

Eastlick and Feinberg (1999) obtained $R^2$ value of 0.065 and 0.032 for functional and non-functional motives in predicting consumers’ annual catalogue expenditures for clothing and sporting goods products respectively.

In a more recent study, Jin and Kim (2001) obtained $R^2$ value ranging from 0.01 to 0.24 in their study to examine the effects of consumers’ internal shopping motives and external store attributes on excitement that shoppers may experience at discount stores in Korean markets and the mediating impact of excitement on selected behaviour outcomes. Nevertheless, all regression models in their study are significant.
Mokhlis (2006) examined the effect of religiosity on patronage behaviour and he obtained \( R^2 \) values ranging from 0.060 to 0.193.

**Following points needs to be emphasised on the basis of above discussion of the present study:**

1. Smaller value of \( R^2 \) indicates a small amount of variation in the regression equation due to smaller number of independent variables while there many other variables that have influence on information sources and shopping orientation.
2. Although the value of \( R^2 \) is low in regression equation, the relationship is statistically significant (\( p < 0.001 \)) indicating overall level of goodness-of-fit as measured by the F-statistics.
3. The regression equations in the present study can be classified as small to large explanatory power according to Cohen’s (1988) classification system of effect size, since the \( R^2 \) values are in the range of 0.049 to 0.181.
4. According Reisinger (1997), in a literature of marketing, there are number of factors which contribute to Low \( R^2 \)'s which includes the type of data, method of data collection and sample size. In the present study, the lower value of \( R^2 \) is a result of the use of cross-sectional study, use of primary data and larger sample size (over 700).
5. Lower \( R^2 \) values are commonly found in the previous similar study of consumer behaviour literature using linear regression analysis.

**8.3 Contribution to the Literature**

The behaviour of the consumer is not impacted by extent to which individuals follow the teaching of their religion rather it is impacted by the religion itself. There are very limited numbers of research study focusing on religion and consumer behaviour. (Smith and Frankenberger 1991, Sood and Nasu 1995, Essoo and Dibb 2004, Mokhlis 2009). The influence of religious background on consumer shopping orientation in an integrated approach has not been studied till date. With an objective to contribute to the current literature, this study is undertaken to examine the effect of religious variables on consumer
shopping orientation. Many of the preliminary findings support the literature regarding religion-consumer behaviour relationship. Further, the findings of this study contribute theoretically in many ways which is discussed in forthcoming paragraphs.

As it is indicated in the literature, the shopping orientation of consumers is influenced by variety of personal and demographics factors. Important among them are personal values, employment, family life cycle, social class, sex, education attainment, marital status, age and income (Darden 1980; Shim and Kotsiopulos 1992a). While being recognised as a subset of consumers’ personal traits (Sheth 1983), religion got a very negligible attention of consumer behaviour researcher. This study is specifically important since it provides theoretical foundation to role of religion as a cultural based predicator of consumer shopping orientation in particular and consumer behaviour in general and gives support Sheth’s (1983) Shopping Preference Theory.

Though the existing literature on consumer behaviour research supports the inclusion religious variable as a reliable and valid predictor in consumer behaviour, there is a little consensus on which measure (religious affiliation or religiosity) is the most efficient in explaining variation in aspects of consumer behaviour. In general, it is evident that consumer behaviour is much more obvious for religiosity than merely for religious affiliation. It means that religiosity has a more potential as predicator and determinants of consumer behaviour in general and shopping orientation and use of information sources in particular. Thus, this study gives more attention to religiosity rather than religious affiliation which is overlooked by earlier researcher and this would be a big contribution of this study.

Another major contribution of this study is the identification of religiosity dimensions. Though the past researcher agreed that the religiosity is a multidimensional concept, there is no consensus among researcher for the exact number of religious dimensions to be used. A multi item scale is prepared to measure the religious level of individual by giving a close attention to various aspects of religiosity. Factor analysis reveals the four dimensions of religiosity namely cognitive, experiential, consequential and behavioural religiosity. Since consumer decision-making process revolves around the concept of cognitive, experiential, consequential and behavioral (Schiffman and Kanuk 1991; Loudon and Dilla-Bitta 1993; Engel et al. 1995; Mowen and Minor 1998; Hawkins et al. 2001; Solomon 2002; Arnouldet
Summary, Discussions and Implications

al. 2004), these four dimensions of religiosity are of special importance in understanding various aspect of consumer behaviour. Also these four dimensions produce differential effects on certain aspect of consumer behaviour. For instance, consumers’ uses of information from media sources are influenced by experiential, consequential and behavioral (cognitive dimension) while consumers’ uses of information from personal sources are influenced by consequential religiosity. The implication is that, in order to obtain more elaborate finding, future research effort should explore the effects of religiosity from these four perspectives rather than treating religiosity as one composite dimension.

In addition, the thesis is unique because of the relative newness of the religiosity measure used. Since the previous research in this field reveal the use of intrinsic-extrinsic measure of religiosity or interpersonal (behavioural) religiosity and intrapersonal (Cognitive) religiosity measure, this research lays new foundation to measure religiosity on more than two measures. The reliability tests performed on the four components of the scale, experiential, cognitive, behavioural, and consequential revealed a high degree of internal consistency with alpha coefficients of 0.726, 0.693, 0.616 and 0.6 respectively. In an initial research effort the scale is acceptable although a higher alpha level would be more preferred. In this study the degree of religiosity of four different religious groups is measured using this scale which had not previously been measured using this scale. Thus, those who want to study non-Judeo Christian respondents, particularly in the non-Western culture, can probably use this scale.

Unlike the previous study where expensive, high involvement items such as automobile and microwave oven (Delener 1989, 1990a, 1990b, 1994), radio (Bailey and Sood 1993; Rodriguez 1993; Sood and Nasu 1995) and television set (Essoo and Dibb 2004), in this study to examine the religious influences on shopping orientation of consumers, shopping for clothes is used as a product. Although the findings of this study cannot be generalised for the other product category, it can widen knowledge base by providing evidence that religious influences are not limited only to the purchase of expensive and high involvement products but also to include clothing which represents the value-expressive and high purchase frequency product class.
Finally, previous studies on religious influence on consumer behaviour were limited to the Western Judeo-Christian cultures where Jews, Protestants and Catholics are predominant in its society. The research investigating this issue is underrepresented in other countries with different socio-cultural milieus. This research extends a current body of literature by establishing the link between religion and consumer behaviour in a totally different cultural framework – Gujarat. This research is first of its kind in which religious influences on consumer behaviour is investigated in Gujarat and to the best of researcher knowledge, there is no evidence of such research in the context of Gujarat culture.

### 8.4 Managerial Implications

To craft a target market strategy to address the diverse need set of consumers across different culture is most fundamental problem or a marketing dilemma of a many marketers. Since market consists of culturally diverse consumers, it cannot be assumed homogeneous and it calls for different ways to approach these consumers. Though marketer can standardised its marketing strategy by focusing common needs of the consumer, the significant impact of cultural influences on consumer behaviour cannot be overlooked.

This study investigates the role of religion in understanding consumer behaviour as an element of culture. Along with the findings earlier research (Bailey and Sood 1993; Sood and Nasu 1995; Essoo and Dibb 2004) the result of this study advocates that the religious beliefs and commitment have profound impact on consumer behaviour. Instead of considering religion as correlate of item purchasing, a smart marketer can use it as a predicator of consumer behaviour and get benefited by understanding their consumers in a more precise manner. The marketing implications of this study are discussed in the following paragraphs.

The findings of the present study provide insights to the marketer for the development of market segmentation strategies. Differences in consumer behaviour due to the differences in religious values provide insights for the development of segmentation strategies at the strategic level. The effectiveness of segmentation strategies is based on choice of a segmentation base. The findings of this study indicate that a marketer can use religion or
Religiosity as a base to segment its market. To formulate the marketing strategies on the basis of religious values would be more appropriate when consumer behaviour differs because of religious adherence or intensity of religious belief.

Religious construct affect product planning, distribution and pricing strategies of marketer apart from its profound effect on marketing communication strategies. Marketing communication strategies could better be developed by knowing the large market segment preferences which results into enhanced consumer values. This knowledge would also serves as a base for the development of more precise content of the message and appeal. Those who are religious search for information more actively than none or less religious counterpart which indicates higher amount of promotion materials should be available to them.

The advertising message should be personalised according to religious values of the target audience to get positive emotional response. Religious people prefer to have a message that could not contradict their religious beliefs. Also the marketer can predict the media habits of target market on the basis of their religious belief and can target those media than can have maximum reach to these people.

**8.5 Limitations of the Study**

While assessing the reliability and practicality of the research findings, the certain constrains faced by the researcher needs to be taken into account. Instead of disapproving the findings of this study, to provide insights for and strengthening further study in this research area, the limitations of this study are discussed in the followings paragraphs.

Since this is a cross sectional study and no experimental research is conducted, causality of the relationships in the results can be concluded on the basis of this study. Since this is an exploratory research, attempts are made to discover associations between religion and some aspects of consumer behaviour. In fact, the findings of this study correlation based rather than causality. The acknowledged associations should be understood as initial evidence rather than as a conclusive demonstration that such causal relationships exist. To
provide consistent evidence for verification of the linkages, more theory-driven studies and this stream of research are necessary to understand differences in consumer behaviour due to religious cultures.

The second limitation of this research is measurement error that occurs in any survey based research due to the respondent’s ability to accurately report their level of agreement with the survey statements.

Another limitation of the research is ability to generalised research findings beyond the sample size used and geographical boundaries of Gujarat. The sample selected for this study belongs to Gujarat region and the difference in the demographic characteristics of sample and population of Gujarat might limit the generalization of these research findings to the Gujarati population as a whole and to other less or more developed countries.

Sample size is another limitation that makes the findings of this research less relevant. Due to the time and cost constrains, the sample size in this study is relatively small compared to population. But for drawing preliminary conclusions about the impact of religion on consumer behaviour the sample size included is thought to be reasonably acceptable in Gujarat due to the exploratory nature of this study.

In the present study, apparel product category is used to investigate the religious influences on consumer shopping orientation, the findings cannot be generalised beyond this product category. Even in the present study, no specific apparel product category is used, the findings cannot be generalised to specific clothing categories (e.g. sportswear, activewear, undergarment). While shopping for clothing has been the focus of a number of other studies (e.g. Shim and Kotsiopulos 1992a, 1992b; 1993; Md. Zain and Jabri 1996), there is evidence that different results may be obtained with different categories of purchase (Kim and Kang 2001).

Finally, sensitivity of measurement construct and the self-reported nature of data collection could have been introduced bias in the data. So to overcome this problem, It is recommended that data collection that uses self-administered method should be explored in future research.
The researcher has the opinion that the preliminary findings of this research might generate greater interest in this field and might strengthen future research despite all of the above limitations. If the methodological constrains are overcome, the findings of this research presents prolific research opportunity in this field.

8.6 Recommendations for Future Research

The role of religion in shaping attitudes and values and determining consumer behaviour is apparent. This research provides further insights on religion and consumer behaviour despite its methodological limitations. Of course, there is a need for improvement and directions in several areas that the future research should take into consideration for expanding existing horizons of knowledge in this field of research.

This study is basically exploratory in nature (even though they are analysed quantitatively) and the results and findings derived are tentative rather than conclusive or bindings. It implies that more studies are required to validate the results further and this require the inclusion of consumers having diverse demographic profile (e.g. rural and urban consumers, different religions) as these variables provide insights into shopping, based on the present findings.

It is recommended that future research should focus to study the differences in shopping behaviour of consumers of same religious denomination in the same national culture. The future research should focus on differences in shopping behaviours between devout and casually religious people in Gujarat, influence of religious values on shopping orientations between consumers in Gujarat and other state of India. In addition, other aspects of consumer behaviour should also be considered in future research such as retail patronage behaviour, ethical behaviour of consumers, the religious influences on online shopping orientation and website evaluative criteria etc. The results reported in the previous research would get new dimensions by further research and thereby giving more insights to the marketers about shopping habit of religious consumers.
In the present study, shopping for clothing is used to study consumer shopping orientation. To confirm whether similar pattern of results are found for other shopping items such as electronic or automobiles, further research is required. Further this study should be extended to other apparel product category.

In the present study it is found that the value of $R^2$ for regression model is small indicating that there are other predictor variables which influence the variation in dependent variables. Future research should take into account these variables for making the regression equation more precise and predictive. Qualitative research could help identify such factors.

Since religious values or beliefs are personal in nature, it looks impractical to solely rely on quantitative data. Because of that to get the proper insights and precise conception of consumer religious beliefs, values, ideas and motivation, qualitative research method such as such as depth interview should be employed in future research endeavor. Qualitative research is particularly more viable as a predecessor to or to complement to quantitative research since we have very less number of evidences establishing the link between religion and consumer behaviour. It is also in confirmation to the view of Tashakkori and Teddie (1998) who has the opinion that use of methodological triangulation in future research, disadvantages of using both research method in isolation could be minimized.

8.7 Summary

The last chapter of this study has covered the discussion on the major findings of this study along with the significance of the study from marketing and managerial point of view as well as its limitation and scope for further research in this field.

Being an important element of one’s cognitive world, Religion represents individual’s perception and understanding of himself, of significant others and of the objects and behaviours which constitute his psychological environment. Because of this reason one cannot underestimate the role of religion as an explanatory construct in explaining human behaviour.
Religion as subculture has been explored very less though it has relevance in understanding human behaviour in general and particularly in understanding consumption behaviour. Because of this negligence, it is not found to be well assimilated in marketing theory and practices. By way of this study, researcher does an attempt to explore the role of religion in determining consumer behaviour. This study has investigated interesting findings on the effects religious values on consumer shopping orientation. In this study, respondents surveyed are from four major religions practiced in Gujarat and it is found that religious value are related to the use of information sources and shopping orientation of consumers which supports the findings of an earlier research to include religious values as a construct in an examination of consumer behaviour.

The close examination of religious diversity of Gujarat is the starting point of this research. This study will improve understanding of religious influences on consumer shopping orientation as a normative aspect while market behaviour as a social symbolic aspect which are neglected by consumer behaviour researcher by and large. By the conduct of this research, existing body of knowledge in this field would be extended and it also provides sense and motivation for further research in the subject area. To validate the research findings of the present study and its wider acceptability, further future research is required to gain more precise insights of religious influences on consumer choices and purchase activities.